

Information to identify the case:

Debtor 1	<u>Linda Jane Andrie</u>	Social Security number or ITIN	xxx-xx-0168
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-23125-KCF			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Linda Jane Andrie

9/29/17

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Linda Jane Andrie
 Debtor

Case No. 17-23125-KCF
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 52

Date Rcvd: Sep 29, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 01, 2017.

db
 516906322 +Linda Jane Andrie, 13 Wolf Drive, Trenton, NJ 08610-1117
 516906324 +1st Crd Srv, 377 Hoes Lane, Piscataway, NJ 08854-4138
 516906325 +ARS/Account Resolution Specialist, P.O. Box 459079, Fort Lauderdale, FL 33345-9079
 516906323 +AZZ Medical Associates, P.C., P.O. Box 1037, Pennington, NJ 08534-1037
 516906329 +Americare Medical Associates, 445 White Horse Ave # 202, Trenton, NJ 08610-1410
 516906330 +Chambers Emergency Associates, 66 West Gilbert Street, Red Bank, NJ 07701-4947
 516906331 +Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, Po Box 790040,
 Saint Louis, MO 63179-0040
 516906337 +Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040,
 S Louis, MO 63179-0040
 516906338 +Debt Recovery Solution, Attention: Bankruptcy, 6800 Jericho Turnpike Ste 113e,
 Syosset, NY 11791-4401
 516906339 +Direct TV, P.O. Box 5007, Carol Stream, IL 60197-5007
 516906340 +Emergency Physician Associates of SJ, 1 Hamilton Health Place, Trenton, NJ 08690-3542
 516906342 +Emergency Physicians Services of NJ, P.A., P.O. Box 740021, Cincinnati, OH 45274-0021
 516906349 +Fed Loan Seving, Po Box 69184, Harrisburg, PA 17106-9184
 516906344 +HRRG, LLC, P.O. Box 5406, Cincinnati, OH 45273-0001
 516906347 +Hamilton Endoscopy and Surgery, Center, P.O. Box 11616, Newark, NJ 07101-5816
 516906348 +Hamilton Hospitalists LLC, 445 White Horse Avenue, Suite 202, Trenton, NJ 08610-1410
 516906351 +Hamilton Infectious Diseases, 2073 Klockner Road, Trenton, NJ 08690-3414
 516906353 +Kevin Law MD, P.O. Box 6481, Lawrence Township, NJ 08648-0481
 516906355 +Mercer-Bucks Orthopaedic, P.C., 2501 Kuser Road, Trenton, NJ 08691-3386
 516906356 +Nicholas B. Leonetti, Esquire, 99 Wood Avenue South, Suite 803, Buckley Madole, P.C.,
 Iselin, NJ 08830-2713
 516906361 +Petito-Ross Chiropractic Center, P.C., 1301 Whitehorse-Mercerville Road, Suite 200,
 Trenton, NJ 08619-3826
 516906363 +RMB, Inc., 409 Beardon Park Circle, Knoxville, TN 37919-7448
 516906368 +Radiology Affiliates of Central NJ, P.C., P.O. Box 787512, Philadelphia, PA 19178-7512
 516906359 +Remex Inc, 307 Wall St, Princeton, NJ 08540-1515
 516906360 Retro Fitness - Hamilton, 374 NJ-33, Trenton, NJ 08619
 516906363 +St. Francis Medical Center, P.O. Box 826951, Philadelphia, PA 19182-6951
 516906367 +The Bank of New York, 7 W Main Street, Riverhead, NY 11901-2801
 516906368 +Us Dept Ed, Ecmc/Bankruptcy, Po Box 16408, St Paul, MN 55116-0408
 516906370 +William J. Fenton, 437 East 5th Street, Florence, NJ 08518-2601
 516906371 +World Financial Network Bank for Brylane, PO Box 659704, San Antonio, TX 78265-9704

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 29 2017 23:25:53 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustregion03.ne.ecf@usdoj.gov Sep 29 2017 23:25:50 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516906326 +E-mail/Text: clientrep@capitalcollects.com Sep 29 2017 23:27:08 Capital Collection Services,
 P.O. Box 150, West Berlin, NJ 08091-0150
 516906327 +EDI: CAPITALONE.COM Sep 29 2017 22:58:00 Capital One,
 Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 516906328 +E-mail/Text: bankruptcy@certifiedcollection.com Sep 29 2017 23:25:37
 Certified Credit & Collection Bureau, 69 Readington Road, Somerville, NJ 08876-3557
 516906332 +EDI: WFNNB.COM Sep 29 2017 22:58:00 Comenity Bank/Avenue, Po Box 182125,
 Columbus, OH 43218-2125
 516906333 +EDI: WFNNB.COM Sep 29 2017 22:58:00 Comenity Bank/Fashion Bug, Attn: Bankruptcy,
 Po Box 182125, Columbus, OH 43218-2125
 516906334 +EDI: WFNNB.COM Sep 29 2017 22:58:00 Comenity Bank/Roamans, Attn: Bankruptcy,
 Po Box 182125, Columbus, OH 43218-2125
 516906335 +EDI: WFNNB.COM Sep 29 2017 22:58:00 Comenity Bank/womnwthn, 4590 E Broad St,
 Columbus, OH 43213-1301
 516906336 +EDI: RCSFNBMARIN.COM Sep 29 2017 22:58:00 Credit One Bank Na, Po Box 98873,
 Las Vegas, NV 89193-8873
 516906341 +E-mail/Text: bknotice@erccollections.com Sep 29 2017 23:26:04 ERC/Enhanced Recovery Corp,
 8014 Bayberry Rd, Jacksonville, FL 32256-7412
 516906343 +EDI: BLUESTEM Sep 29 2017 22:58:00 Fingerhut, 6250 Ridgewood Rd,
 St Cloud, MN 56303-0820
 516906350 +EDI: HFC.COM Sep 29 2017 22:58:00 Hsbc Bank Usa, Na, Po Box 2013,
 Buffalo, NY 14240-2013
 516906352 +EDI: CBSKOHLS.COM Sep 29 2017 22:58:00 Kohls/Capital One, Kohls Credit, Po Box 3043,
 Milwaukee, WI 53201-3043
 516906354 +E-mail/Text: Bankruptcies@nragroup.com Sep 29 2017 23:27:06 National Recovery Agency,
 P.O. Box 67015, Harrisburg, PA 17106-7015
 516906357 EDI: PRA.COM Sep 29 2017 22:58:00 Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
 516906362 +E-mail/Text: rwjebn@rwjbh.org Sep 29 2017 23:26:58 Robert Wood Johnson University Hospital,
 P.O. Box 48025, Newark, NJ 07101-4825
 516907986 +EDI: RMSC.COM Sep 29 2017 22:58:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 52

Date Rcvd: Sep 29, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516906364 +EDI: RMSC.COM Sep 29 2017 22:58:00 Synchrony Bank/ Old Navy, Attn: Bankruptcy,
Po Box 956060, Orlando, FL 32896-0001
516906365 +EDI: RMSC.COM Sep 29 2017 22:58:00 Synchrony Bank/Walmart, Attn: Bankruptcy,
Po Box 956060, Orlando, FL 32896-0001
516906366 +EDI: WTRRN BANK.COM Sep 29 2017 22:58:00 Target, C/O Financial & Retail Svcs,
Mailstopn BT POB 9475, Minneapolis, MN 55440-9475
516906369 EDI: WFFC.COM Sep 29 2017 22:58:00 Wells Fargo, Mac F82535-02f, Po Box 10438,
Des Moines, IA 50306

TOTAL: 22

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516906346 ##+Hamilton GI Anesthesia, P.O. Box 8544, Trenton, NJ 08650-0544
516906345 ##+Hamilton Gastroenterology Group, P.C., P.O. Box 9966, Trenton, NJ 08650-2966

TOTALS: 0, * 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 01, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 29, 2017 at the address(es) listed below:

Amy L. Knapp on behalf of Debtor Linda Jane Andrie alk@sgoldsteinlaw.com,
notices@uprightlaw.com;r63406@notify.bestcase.com
Barry Frost trustee@teichgroh.com, NJ94@ecfcbis.com
Denise E. Carlon on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York,
asTrustee for the certificateholders of the CWABS, Inc., ASSET-BACKED CERTIFICATES, SERIES
2006-13 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4